



8742 Lucent Boulevard Suite 300 Highlands Ranch, CO 80129

800-315-4757

720-241-7218

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

September 6, 2013

Louis M. Lupo  
545 Elmcroft Boulevard  
Apartment 10213  
Rockville, MD 20850

**RE: Loan Number:** .....  
**7908 Hunter Lane**  
**North Richland Hills, TX 76180**

Dear Louis M. Lupo:

This letter is in response to your inquiry received by Specialized Loan Servicing LLC (SLS) dated August 21, 2013 regarding a validation of debt, credit reporting, and Automated Clearing House (ACH).

Our records indicate that your mortgage loan was service transferred to SLS on June 20, 2013. Enclosed is a copy of the Welcome Letter for your review.

After our review of the loan, we have confirmed that our office has not received a Qualified Written Request (QWR) prior to your letter dated August 21, 2013. However, we have confirmed that our Executive Services department received two faxes containing proof of payments. In responding to Qualified Written Requests, SLS adheres to the requirements of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605), which provides that a servicer has five (5) business days to acknowledge the receipt of a Qualified Written Request and thirty (30) business days to respond to a Qualified Written Request.

As our Executive Services department received the faxes containing proof of payment, their office reviewed the payment history from the prior servicer and determined that there were no missing payments and advised you of this information in a telephone conversation on July 9, 2013.

The prior servicer, JPMorgan Chase, N.A., responded to your concerns with a letter dated April 17, 2013. In the response, JPMorgan Chase, N.A. indicates that you continued to send the same monthly payment amount of \$1,501.58 after an escrow analysis statement dated February 24, 2012 reflected an increase to the monthly mortgage payment amount. The new monthly mortgage payment was increased to \$2,020.80 effective May 1, 2012. As a courtesy, JPMorgan Chase, N.A. applied the May and June 2012 payments based on the old payment amount.

A new escrow analysis statement was generated on February 4, 2013 by the prior servicer with a new mortgage payment in the amount of \$1,635.67 effective May 1, 2013. Our records indicate that we are adhering to the February 4, 2013 escrow analysis statement. Please note, the account is currently due for the April 2013 payment which reflects the \$2,020.80 amount as the newer analysis is effective with the May payment. If a change to the property taxes and/or home owner's insurance has occurred, please supply us with the appropriate information so that we may review this matter further.



The payments made in June and July 2013 in the amount of \$1,501.58 each were transferred to SLS from the prior servicer and combined to post the April 2013 monthly mortgage payment. This left a balance in the unapplied/suspense account in the amount of \$982.36. On July 10, 2013, SLS received a stop payment confirmation for the July 2013 payment that was initially issued to JPMorgan Chase, N.A. As such the April 2013 payment was reversed and the funds remaining for the June 2013 payment were placed into the unapplied/suspense account.

At this time, the mortgage loan is currently delinquent. The mortgage loan is due for the April 1, 2013 payment in the amount of \$2,020.80. There is a balance of \$1,501.58 in the unapplied/suspense account.

We are unable to set up ACH on the above referenced loan as the mortgage loan is delinquent. Once the mortgage loan has been brought current, please resubmit your request. We have enclosed a reinstatement quote for your convenience.

When a loan transfer occurs, SLS holds all credit reporting for the month in which the transfer occurs, as well as two (2) additional months to allow for the resolution of interim payment issues associated with the transfer. As indicated above, your loan service transferred to SLS on June 20, 2013; therefore, credit reporting will exclude the months of June, July and August. We are unable to correct credit reporting completed by a prior servicer. Please contact the prior service in reference to this request. In accordance with the Fair Credit Reporting Act (FCRA), SLS is required to report payments accurately as they were received.

If you have any questions regarding this information, please contact Customer Care toll free at 800-315-4757, Monday through Friday, 6:00 a.m. until 6:00 p.m. MST or TDD 800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MST.

Sincerely,

A handwritten signature in black ink, appearing to read 'Cathleen', enclosed within a large, loopy oval.

Cathleen Teller ID #13331  
Customer Care Support  
Specialized Loan Servicing, LLC

Enclosure(s)

**Bankruptcy Notice** – If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of section 362 of the United States Bankruptcy code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy. If you have any questions please contact our Customer Care Center at 800-306-6057.